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PATENT
Docket No. 37355-181

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of Moreau, Jr., et al.

Appln. No. 10/616,434

Filed: July 9, 2003

For: **Systems and Methods for
Automatically Establishing
Merchant Accounts for
Transaction Card Usage**

Examiner: not yet assigned

Group Art Unit: 2876

Certificate of Mailing

I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on October 4, 2004.


Stephen T. Scherrer, Reg. No. 45,080

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

In accordance with 37 CFR §§ 1.56, 1.97 and 1.98, the references listed on the attached equivalent to Form PTO-1449 are being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified patent application. Copies of the references in the enclosed list are also enclosed herewith. The Examiner is respectfully requested to carefully review the references in accordance with the requirements set out in the Manual of Patent Examining Procedure.

Applicants submit that this Information Disclosure Statement is being submitted before the mailing date of a first Office Action on the merits. Therefore, Applicants submit that no fee or certification is necessary for consideration of the cited references pursuant to 37 C.F.R. §1.97.

Citation of any reference or other information herein is not to be construed as an admission that the reference or other information is necessarily within the invention field of endeavor and/or that the reference disclosure or other information is otherwise necessarily prior art with respect to the instant invention.

There is reserved the right to later set forth how the instant invention is distinguished over the disclosure of any reference or other art, including the disclosures of those references and other information discussed herein, that may be cited by the Examiner in rejecting a claim in the instant patent application.

The citation of the above documents and other information is not to be construed as an assertion that more pertinent art could not possibly be in existence.

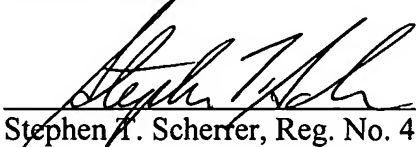
It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the enclosed Form PTO-1449 with initials or other appropriate remarks.

If a fee is determined to be due in order for this Information Disclosure Statement to be considered by the Examiner, the Commissioner is authorized to charge any required fee under 37 C.F.R. §1.17 to Deposit Account No. 13-0206.

Date: October 4, 2004

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Respectfully submitted,


Stephen T. Scherfer, Reg. No. 45,080



(Rev. 5/92) PATENT & TRADEMARK OFFICE Comparable to Form PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	Docket No: 37355-181	Appl. No: 10/616,434
	Applicants: Moreau, Jr., et al.	
	Filing Date: July 9, 2003	Group: 2876

U.S. APPLICATION DOCUMENTS

*Exam. Initial		Document Number	Date	Name	Class	Subclass	
	AA	2004/0083123	04/29/2004	Kim, et al.			

U.S. PATENT DOCUMENTS

*Exam. Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	AB	6,189,787	02/20/2001	Dorf			
	AC	6,473,500	10/29/2002	Risafi, et al.			

FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AD	International Search Report for PCT/US03/039340 dated July 26, 2004.

Examiner	Date Considered
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*Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.